

## UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan, Flint Division

In re KRISTINE J NELSON

Case No. 11-33232

Debtor

Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322 b)5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CitiMortgage, Inc.

Court claim no. (if known): 9

Last four digits of any number you use to identify the debtor's account: 2949

Date of payment change:

Must be at least 21 days after date of this notice 09/01/12

New total payment:

Principal, interest, and escrow, if any \$ 914.52

## Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change.

If a statement is not attached, explain why:

Current escrow payment: \$ 240.07

New escrow payment: \$ 236.01

## Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: \$

New principal and interest payment: \$

## Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.) Reason for change:

Current mortgage payment: \$

New mortgage payment: \$

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Betty Nebolisa

Date 07/16/12

Signature

Print: Betty

Nebolisa

Title Bankruptcy Specialist

First Name

Middle Name

Last Name

Company CitiMortgage, Inc.

Address PO Box 6030

Number

Street

Sioux Falls, SD 57117-6030

City

State Zip Code

Contact phone (866)613-5636

Email citi.Doc@citi.com



US Bankruptcy Court  
Eastern District of Michigan, Flint Division

Debtor: KRISTINE J NELSON

Case No. 11-33232

**CERTIFICATE OF SERVICE**

I hereby certify that on 7/16/12, I served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid:

Debtor: KRISTINE J NELSON

10475 CAMPBELL RD WHITMORE LAKE, MI 48189

/s/ Betty Nebolisa  
Bankruptcy Specialist



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P.O. Box 6243  
Sioux Falls, SD 57117-6243  
Customer Service 1-800-283-7918\*  
TTY Services available: Dial 711 from the United States;  
Dial 1-866-280-2050 from Puerto Rico

REPRESENTATION OF PRINTED DOCUMENT

Annual Escrow Analysis

Account Number: Ending in  
Analysis Date: July 11, 2012  
  
KRISTINE J KRAUS

CASE#: 11-33232

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

Mortgage Payment

New Monthly Payment Amount: \$914.52      New Payment Effective: September 01, 2012

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	678.51	678.51
MONTHLY ESCROW PAYMENT	240.07	236.01
TOTAL PAYMENT	918.58	914.52

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

Projections for the coming Year

Please keep this statement for reference next year.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through August, 2012)				\$1,406.10	\$1,375.58
SEP 12	238.55	.00		1,644.65	1,614.13
OCT 12	238.55	.00		1,883.20	1,852.68
NOV 12	238.55	.00		2,121.75	2,091.23
DEC 12	238.55	1,032.51	CITY/TOWN TAX	1,327.79	1,297.27
JAN 13	238.55	.00		1,566.34	1,535.82
FEB 13	238.55	1,297.27	HAZARD INSURANCE	507.62 (a)	477.10 (b)
MAR 13	238.55	.00		746.17	715.65
APR 13	238.55	.00		984.72	954.20
MAY 13	238.55	.00		1,223.27	1,192.75
JUN 13	238.55	.00		1,461.82	1,431.30
JUL 13	238.55	.00		1,700.37	1,669.85
AUG 13	238.55	532.78	CITY/TOWN TAX	1,406.14	1,375.62
TOTALS:	\$2,862.60	\$2,862.56			

- Mortgage Insurance, if any, is not included in the required low point calculation.

Determining Your Escrow Shortage/Surplus

PROJECTED LOW-POINT:	507.62 (a)
REQUIRED LOW-POINT (Cushion):	477.10 (b)
TOTAL ESCROW SURPLUS:	30.52

Under Federal Law, your surplus will be spread over a 12 month period which may lower your monthly escrow payment.  
If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

CitiMortgage, Inc. appreciates your business.

Account Number:  
Analysis Date:  
Annual Escrow Analysis

Ending in  
July 11, 2012

Account History

	ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/ DECREASE
Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.	HAZARD INSURANCE	1,297.27	1,203.98	93.29
	COMBINED TAXES	1,565.29	1,530.69	34.60

This is a statement of actual activity in your escrow account from July 1, 2011 through July 11, 2012. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$918.58 of which \$678.51 was for principal and interest and \$240.07 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:-----						\$626.34	\$1,574.44
JUL 11	.00	227.89 *	.00	.00		626.34	1,802.33
AUG 11	.00	227.89 *	532.78	532.59	CITY/TOWN TAX	93.56	1,497.63
SEP 11	.00	227.89 *	.00	.00		93.56	1,521.99
OCT 11	.00	227.89 *	.00	.00		93.56	1,749.88
NOV 11	.00	227.89 *	.00	.00		93.56	1,977.77
DEC 11	240.07	227.89 *	1,032.51	998.10 *	CITY/TOWN TAX	698.88-	1,207.56
JAN 12	240.07	227.89 *	.00	.00		458.81-	1,435.45
FEB 12	.00	227.89 *	1,297.27	1,203.98 *	HAZARD INSURANCE	1,756.08-	459.36
MAR 12	.00	227.89 *	.00	.00		1,756.08-	687.25
APR 12	.00	227.89 *	.00	.00		1,756.08-	915.14
MAY 12	240.07	227.89 *	.00	.00		1,516.01-	1,143.03
JUN 12	240.07	227.89 *	.00	.00		1,275.94-	1,370.92
JUL 12	.00	227.89 *	.00	.00		1,275.94-	1,598.81
Totals:	\$960.28	\$2,962.57	\$2,862.56	\$2,734.67			

An asterisk (\*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$455.76 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$455.78.

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.